

ABSTRACT OF THE DISCLOSURE

A jewelry apparatus preferably for use with a navel piercing jewelry stud having at least one removable retainer end, the jewelry apparatus having a first arm portion and a second arm portion spaced from said first arm portion by a recess, wherein the first and second arm portions form a loop adapted to fit around the stud, the jewelry apparatus further including a stop portion cooperating with at least one of the arms to close said recess to retain the stud.